

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ryann A Leonard
Debtor

Case No. 18-01245-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 66

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db
+Ryann A Leonard, 85 Independence Drive, Shippensburg, PA 17257-8218
5040581 +Accounts Service Dept, PO Box 731, Mahwah, NJ 07430-0731
5040583 Advanced Call Ctr Tech LLC, PO Box 9091, Johnson City, TN 37615-9091
5040585 +Americhoice Fed Cr Uni, 2175 Bumble Bee Hollow R, Mechanicsburg, PA 17055-5563
5040588 +Atlantic General Hospital, 9733 Healthway Drive, Berlin, MD 21811-1156
5040590 +Belco Community Credit Union, Belco Community Credit Union, 449 Eisenhower Blvd., Harrisburg, PA 17111-2301
5040592 Central Credit Services, 9550 Regency Square Blvd, Suite 500, Jacksonville, FL 32225-8169
5040594 +Citibank North America, Citicorp Crd Srvs/Cent Bnkrp, PO Box 790040, Saint Louis, MO 63179-0040
5040595 +Citibank/The Home Depot, Citicorp Crd Srvs/Cent Bnkrp, PO Box 790040, St Louis, MO 63179-0040
5040603 +Delmarva Col, 820 East Main Street, Salisbury, MD 21804-5025
5040609 +FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
5040610 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
5040612 +Hershey Medical Center, 500 University Drive, Hershey, PA 17033-2391
5040613 +Holy Spirit Hospital, 503 North 21st Street, Camp Hill, PA 17011-2288
5040615 +Littman Jewelers, PO Box 731, Mahwah, NJ 07430-0731
5040616 Mabtc/tfc, PO Box 13306, Virginia Beach, VA 23464
5040617 +National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
5040618 +NorthStar Location Services, LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
5040580 PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
5040620 +Patenaude & Felix APC, 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
5040622 +Paypal, PO Box 5138, Lutherville Timonium, MD 21094-5138
5040623 +Quantum Imaging & Therapeutic, Dept 19687, Post Office Box 1259, Oaks, PA 19456-1259
5040627 +Summit Physician Services, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
5040641 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
5040640 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
5040643 +United Collection Bureau, Inc., PO Box 140310, Toledo, OH 43614-0310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5040587 +EDI: CINGMIDLAND.COM Jul 11 2018 23:03:00 AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
E-mail/Text: mtamsett@adminrecovery.com Jul 11 2018 19:05:28 Admin Recover LLC, 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809
5040586 +EDI: AMEREXPR.COM Jul 11 2018 23:03:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
5040589 +EDI: TSYS2.COM Jul 11 2018 23:03:00 Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
5040591 +EDI: CAPITALONE.COM Jul 11 2018 23:03:00 Capital One, Attn: Gen Corresp/Bkrptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5040593 +E-mail/Text: bmg.bankruptcy@centurylink.com Jul 11 2018 19:05:21 Century Link, PO Box 1319, Charlotte, NC 28201-1319
5040596 EDI: WFNNB.COM Jul 11 2018 23:03:00 Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218
5040597 +EDI: WFNNB.COM Jul 11 2018 23:03:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5040598 +EDI: WFNNB.COM Jul 11 2018 23:03:00 Comenitybank/wayfair, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
5040599 +EDI: WFNNB.COM Jul 11 2018 23:03:00 Comenitycapital/biglot, 3100 Easton Square Pl, Columbus, OH 43219-6232
5040600 +EDI: WFNNB.COM Jul 11 2018 23:03:00 Comenitycapital/boscov, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
5040601 +EDI: WFNNB.COM Jul 11 2018 23:03:00 Comenitycapital/gem, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
5040602 +EDI: WFNNB.COM Jul 11 2018 23:03:00 Comenitycapital/overst, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
5040604 EDI: DIRECTV.COM Jul 11 2018 23:03:00 DirecTV, PO Box 6550, Englewood, CO 80155
5040605 +EDI: DISCOVER.COM Jul 11 2018 23:03:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
5040606 +EDI: DCI.COM Jul 11 2018 23:03:00 Diversified Consultants, Inc., Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
5040607 +E-mail/Text: egssupportservices@alorica.com Jul 11 2018 19:05:22 EGS Financial Care Inc, PO Box 1020, Dept 806, Horsham, PA 19044-8020
5040611 +EDI: AMINFOFP.COM Jul 11 2018 23:03:00 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
5040579 EDI: IRS.COM Jul 11 2018 23:03:00 Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5040614 +EDI: CBSKOHL.COM Jul 11 2018 23:03:00 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
5041652 +EDI: PRA.COM Jul 11 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5040619 +E-mail/Text: bankruptcy@loanpacific.com Jul 11 2018 19:05:39 Pacific Union Financia,
1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071

5040621 +E-mail/Text: colleen.atkinson@rmscollect.com Jul 11 2018 19:05:42 Patient First,
c/o Receivables Management System, PO Box 8630, Richmond, VA 23226-0630

5040624 +E-mail/Text: Supportservices@receivablesperformance.com Jul 11 2018 19:05:36
Receivables Performance Management, 20816 44th Avenue W, Lynnwood, WA 98036-7744

5040625 +E-mail/Text: Supportservices@receivablesperformance.com Jul 11 2018 19:05:36
Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548

5040626 +EDI: NEXTEL.COM Jul 11 2018 23:03:00 Sprint, PO Box 8077, London, KY 40742-8077

5040628 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchb/Ashley Homestore, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

5040630 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060

5040629 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060

5040631 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

5040632 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

5040633 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

5040634 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

5040635 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060

5040636 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

5040637 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060

5040638 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/Toro, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060

5040639 +EDI: RMSC.COM Jul 11 2018 23:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

5040642 E-mail/Text: tidewaterlegalebn@twcs.com Jul 11 2018 19:04:58 Tidewater Finance Company,
6520 Indian River Road, Virginia Beach, VA 23464

5040644 +EDI: VERIZONCOMB.COM Jul 11 2018 23:03:00 Verizon, PO Box 4003, Acworth, GA 30101-9004
TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5040584 Allied Interstate, Removed per entry 12

5040608 Family Member He Owes \$ to?, See memo in file, Removed per entry 12

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Gary J Imblum on behalf of Debtor 1 Ryann A Leonard gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com; carol.shay@ecf.inforuptcy.com; sharlene.miller@ecf.inforuptcy.com; b
ernadette.davis@ecf.inforuptcy.com; gary.j.imblum@ecf.inforuptcy.com

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgrou@kmlawgroup.com

Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com; lhaller@ecf.epiqsystems.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Ryann A Leonard**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8506**

EIN --_-----

Debtor 2

(Spouse, if filing)

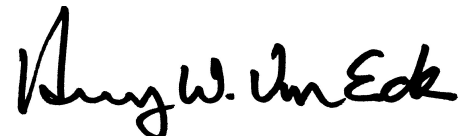
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01245-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Ryann A Leonard
aka Ryann Alan LeonardJuly 11, 2018By the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.